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4/1/04  
PATENT

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Patent Application of:

Inventor(s) : Brian Siegel  
Filed : 8/29/2000  
Serial No. : 09/650,034  
Confirmation No. : 8387  
Group Art Unit : 3624  
Examiner : Sally Shih  
Docket Number : SNY-P4055.01  
Title : Method to Electronically Track Personal Credit  
Information

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MAR 23 2004

**GROUP 3600**

Commissioner for Patents  
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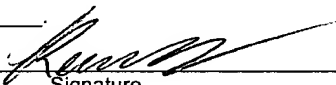
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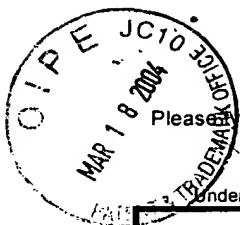
March 16, 2004  
Date

### RESPONSE TO OFFICE ACTION

Sir:

#### INTRODUCTORY COMMENTS:

This communication is responsive to the Office Action dated December 22, 2004, in which claims 1-53 were rejected under 35 U.S.C. §103. Applicant respectfully requests reconsideration in view of the following arguments and amendments.



3624

Please type a plus sign (+) inside this box → ☐

PTO/SB/21 (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

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<b>TRANSMITTAL FORM</b> <i>(to be used for all correspondence after initial filing)</i>	<b>Application Number</b>	09/650,034	
	<b>Filing Date</b>	08/29/2000	
	<b>First Named Inventor</b>	Brian Siegel	
	<b>Group Art Unit</b>	3624	
	<b>Examiner Name</b>	Sally Shih	
<b>Total Number of Pages in This Submission</b>	15	<b>Attorney Docket Number</b>	SNY-P4055.01

ENCLOSURES (check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment / Response <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/ Incomplete Application <input type="checkbox"/> Notice to File Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Assignment Papers (for an Application) <input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s)  Remarks	<input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): 1. Return receipt postcard.  <b>RECEIVED</b> <b>MAR 22 2004</b> <b>GROUP 3624</b>

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual name	Renee' Michelle Larson Larson & Associates, P.C.
Signature	
Date	March 16, 2004

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